

Work / Life

“He Who Has
Conquered DOUBT
and FEAR Has
Conquered FAILURE”

by Vic Johnson

Highlights

- [He Who Has Conquered Doubt and Fear Has Conquered Failure](#)
- [Perceptions](#)
- [Breakfast Cereal and Mortality](#)
- [What To Do When You Feel Like Quitting](#)
- [The Truth About Those Conflicting Medical Studies!](#)
- [Second Acts: Creating the Life You Really Want, Building the Career You Truly Desire](#)
- [How To Master the Art of Getting Great](#)
- [Eight Tips for Homeowners Insurance](#)

NAVIGATOR

The longer I live the more I realize that the greatest diseases of mankind are doubt and fear. That's not to lessen the seriousness of some of our other afflictions, but doubt and fear rob more people of more life than all the other diseases of the world put together.

Why do I think they're diseases? Well they're acquired; we weren't born with them. They're communicable—much of the time they're passed from one person to the next. But even more clear is the Merriam-Webster dictionary, which says a disease is “a condition of the living animal . . . that impairs normal functioning.” Sounds like fear and doubt to me.

Doubt keeps us from going for the promotion that we certainly would have gotten had we gone for it; from asking for the big order that the next person got because they asked; from making positive and long-lasting changes in life because they “rock the boat.”

Fear causes us to make weak and irrational decisions that sell out our future for the sake of today. It takes our happiness, our sleep, our very life.

For the “patient” who finally admits they have a disease, there are cures for doubt and fear.

In her outstanding book, “*Conquer Fear!*,” Lisa Jimenez lists “The Seven Truths” that can help us overcome fear:

Truth #1

Fear is the dominant problem in your life today.

Truth #2

Fear is a gift that was instilled in you as a means of protection.

Truth #3

When you run from or deny your fear, you leave the gift unopened.

Truth #4

When your fear of success or fear of failure is exposed, you break through their control over you.

Truth #5

Your belief system is the driving force behind your behaviors and your results.

Truth #6

Your everyday habits are broadcasting your belief system, your fear, and your unmet needs loud and clear.

Truth #7

Change your beliefs and you change your behaviors.

Change your behaviors and you change your results.

Change your results and you change your life.

And that's worth thinking about.

(Source: Copyright 2003, Vic Johnson. Change your thoughts, change your life Free eBook, *As A Man Thinketh*, James Allen's timeless classic. <http://www.AsAManThinketh.net>)

WEB SITE PICKS

<http://www.dmarie.com/timecap/step1.asp>

This site will tell you some of the important stats and facts from any date in history. It's a part of a scrapbooking site, so this tool is meant to be a source for some of the other important things that happened on any given day. You can type in your birthday and see who was president, what the top songs were on the radio, how much a gallon of gas cost, what the hit TV shows were, and more.

This might be a great site to send to a friend celebrating a birthday. Choose the custom report and you can add a headline to the list of major news events of that day to include “Billy Was Born,” or something similar. It's a neat little twist to the standard e-card.

INSPIRATION

Perceptions

The most important of all our perceptions is the way we perceive ourselves.

There is a story in American Indian folklore that illustrates this truth very clearly. According to the legend, an Indian brave came upon an eagle's egg which had somehow fallen—unbroken—from an eagle's nest. Unable to find the nest, the brave put the egg in the nest of the prairie chicken, where it was hatched by the brooding mother hen. The fledgling eagle saw the world for the first time. Looking at the other prairie chickens,

he did what they did. He crawled and scratched at the earth, pecked here and there for stray grains and husks, now and then rising in a flutter a few feet above the earth and then descending again. He accepted and imitated the daily routine of the earthbound prairie chickens. And he spent most of his life this way.

Then, as the story continues, one day an eagle flew over the brood of prairie chickens. The now aging eagle, who still thought he was a prairie chicken, looked up in awed admiration as the great bird soared through the skies. “What is that?” he gasped in astonishment. One of the old prairie chickens replied, “I have seen one before. That is the eagle, the proudest, strongest, and most magnificent of all the birds. But don’t ever dream that you could be like that. You are like the rest of us, and we are prairie chickens.”

And so, shackled by this belief, the eagle lived and died thinking he was a prairie chicken.

Our lives are shaped by the way we perceive ourselves. The all-important attitudes by which we perceive and evaluate ourselves tell us who we are and describe the appropriate behavior for such a person.

Think “impossible” and dreams get discarded, projects get abandoned, and hope for wellness is torpedoed. But let someone yell the words “it’s possible,” and resources we hadn’t been aware of come rushing in to assist us in our quest. I believe we are all potentially brilliant and creative—but only if we believe it, only if we have an attitude of positive expectancy toward our ideas, and only if we act on them. —Greg Anderson, *The 22 Non-Negotiable Laws of Wellness*

HEALTHY FOOD TIP

Breakfast Cereal and Mortality

Substituting whole grain breakfast cereal for refined cereals can lower your risk of type 2 diabetes, hypertension, and high cholesterol.

Whole grain breakfast cereal intake is inversely associated with cardiovascular disease and strokes. This conclusion is the result of a study of almost 100,000 male physicians aged 40 to 84, followed for more than 5 years.

Compared with men who rarely or never consume whole grain cereal, the men in the highest category of whole grain cereal consumption (one serving a day) are significantly protected from type 2 diabetes, hypertension, and high cholesterol. The benefits are independent of age, weight, smoking, alcohol intake, physical activity, history of diabetes, hypertension, or high cholesterol, or even the use of multivitamins.

(Source: *American Journal of Clinical Nutrition* 2003; 77 (3): 594–599. Excerpted by Betty Kamen, Ph.D., and Michael Rosenbaum, M.D., at <http://www.bettykamen.com>)

HUMOR

Computer

A language instructor was explaining to her class that French nouns, unlike their English counterparts, are grammatically designated as masculine or feminine. “House” in French is feminine, “la maison;” “pencil” in French is masculine, “le crayon.”

One puzzled student asked, “What gender is computer?” The teacher did not know, and the word wasn’t in her older French dictionary. So for fun she split the class into two groups, appropriately enough by gender, and asked them to decide whether “computer” should be a masculine or feminine noun. Both groups were required to give four reasons for their recommendation.

The men’s group decided that computers should definitely be of the female gender (la computer) because:

1. No one but their creator understands their internal logic.
2. The native language they use to communicate with other computers is incomprehensible to everyone else.
3. Even the smallest mistakes are stored in long-term memory for possible later retrieval.
4. As soon as you make a commitment to one, you find yourself spending half your pay on accessories for it.

The women’s group, however, concluded that computers should be masculine (le computer) because:

1. In order to get their attention you have to turn them on.
2. They have a lot of data, but they are still clueless.
3. They are supposed to help you solve problems, but half the time they are the problem.
4. As soon as you commit to one, you realize if you’d waited a little longer you could have acquired a better model.

Who won?

The women won, but it was a close contest.

On the first day of college, the dean addressed the students, pointing out some of the rules: “The female halls will be out-of-bounds for all male students, and the male halls to the female students. Anybody caught breaking this rule will be fined \$20 the first time.”

He continued, “Anybody caught breaking this rule the second time will be fined \$60. Being caught a third time will cost you a fine of \$180. Are there any questions?”

A male student in the crowd inquired: “How much for a season pass?”

Standing in the middle of the road is very dangerous; you get knocked down by the traffic from both sides.

—Margaret Thatcher

WORDS FOR REFLECTION

What To Do When You Feel Like Quitting by Suzanne Falter-Barnes

Sooner or later, I can guarantee there will come a day when you decide the results aren’t shaping up quickly enough or neatly enough, or clearly enough, and you entertain thoughts of quitting. Things won’t be going well, and you’ll question whether you are really meant to do this thing.

Since we all know the evils of quitting, I’ll focus instead on what to do to help you hang tough. Here are steps to make sure your decision is the right one.

1. Take a break.

Take a weekend or a week off from your project to think about what you’re doing. Often just some absence from the work, especially if you’ve been chipping away at it every day for a long time, is enlightening. You can gain just enough perspective to evaluate what’s truly going on.

2. Take a spiritual retreat.

In the spirit of all the great religious seekers who ever wandered a desert, take a day, weekend, week, or even more time if you can, to tune in, spiritually. This could be a friend’s weekend house by the beach, a yoga retreat, a nearby nature sanctuary or state park that permits camping, or even a monastery or spiritual sanctuary. By removing yourself from the hustle bustle of everyday life and going into a contemplative quiet place, you can really make the deep, life-altering decisions such times demand.

3. Write down what’s going on.

Your journal could be your greatest ally in this process, if you make time to empty your brain of all those frightened, frustrated thoughts that are kicking around in there. There is nothing worse for the creative flow than “brain jam,” the condition where your thoughts become so intense that they clog up your ability to think rationally.

4. Get support.

Just like an AA member contemplating going on a bender, you need to call your “sponsor” or greatest supporter and get help. This is precisely why you lined them up in the first place—so when the chips are down, they can talk you on to the next victory.

5. List the pros and cons.

If none of the above seem to work, sit down with a piece of paper and evaluate the pros and cons of quitting your endeavor. Be brutally honest with yourself, and make sure each list is complete. Don't leave a single pro or con unconsidered. Then walk away from your list. Take a look at it again in a few days, when you've had time for your thoughts to settle. Your perspective should be clearer and the answer obvious.

Ten Important Questions To Ask Yourself When You Feel Like Quitting

1. What have I learned from my work in the past?
2. What am I learning now?
3. Have I generally been a quitter in life?
4. What would I leave behind if I quit?
5. What will I never know about if I quit?
6. How will I feel about this at the end of my life?
7. What do I need to keep going?
8. What do I still need to learn?
9. How will I feel if I can achieve my goal?
10. How will achieving my goal help other people?

(Source: Suzanne Falter-Barns, author of *How Much Joy Can You Stand? A Creative Guide To Facing Your Fears and Making Your Dreams Come True*, www.howmuchjoy.com)

We're our own dragons as well as our own heroes, and we have to rescue ourselves from ourselves.
—Tom Robbins

FOOD FOR THOUGHT

Health News

For those of you who watch what you eat . . . here's the final word on nutrition and health. It's a relief to know the truth after all those conflicting medical studies.

1. The Japanese eat very little fat and suffer fewer heart attacks than the British or Americans.
2. The Mexicans eat a lot of fat and suffer fewer heart attacks than the British or Americans.
3. The Japanese drink very little red wine and suffer fewer heart attacks than the British or Americans.
4. The Italians drink excessive amounts of red wine and suffer fewer heart attacks than the British or Americans.

5. The Germans drink a lot of beer and eat lots of sausage and fat and suffer fewer heart attacks than the British or Americans.

Conclusion: Eat and drink what you like. Speaking English is apparently what kills you.

BOOK REVIEW

Second Acts: Creating the Life You Really Want, Building the Career You Truly Desire by Stephan M. Pollan and Mark Levine

You can have a second act. You can lead the life you've always wished, no matter your age or stage in life.

These simple, encouraging words from life coach and financial expert Stephen M. Pollan sum up the inspiring goal of this book: how to create dramatic life changes—second acts—that will lead to personal fulfillment and happiness.

Second Acts is a guide to reinventing your life. A second act can mean changing careers, moving to a more desirable part of the country (or world), starting a business, or dropping everything to pursue a life dream.

In this heartening new book, Stephen Pollan, New York City-based attorney, financial advisor, and life coach, offers a powerful message that has given hope and guidance to his own clients: Most of the barriers to a rich and rewarding life are self-imposed and are absolutely surmountable.

Through a series of exercises, you are invited to work through sources of dissatisfaction so you can discover and examine your own personal hopes and dreams, and determine how to achieve them. By the end of the book, you will have developed a comprehensive "script" for your second act—a step-by-step action plan that will guide you to the life of your dreams.

(Source: www.Amazon.com)

WORDS OF WISDOM

How To Master the Art of Getting Great

After achieving his first big success, Mickey Spillane, the famous writer of detective stories, felt that he needed to work less and play more for a while. So he settled in at a popular sea-side resort that summer and began having a great time.

During the long, lazy days of that summer at the beach, Mickey often sat down at his typewriter to work. But the ideas just wouldn't come to this gifted young writer. With plenty of money in the bank, Mickey wasn't worried. Each time, after trying to work for a few minutes, he'd give up and go back to enjoying himself. Somehow it didn't seem important that his bank balance was steadily shrinking.

Then some unplanned expenses came up and, overnight, Mickey's financial situation changed from comfortable to uncomfortable. Keenly aware that he needed to make money fast, Mickey was at his typewriter early the next morning. For the first time in months he had determination in his heart.

But this time he was worried. A whole summer without a single idea worth putting on paper! Had his writing skill been baked out on the beach? Within a few minutes Spillane knew the answer. Ideas were crowding into his mind. Under the goad of necessity he wrote one of his best stories, and then went on to the outstanding career that continues today.

How do you practice the art of getting great ideas? There are six requirements: want, need, exactness, preparation, belief, and execution.

Want and Need

You won't get ideas unless you somehow tell your subconscious mind that you both need and really want ideas. The key word here is want. It's far more important to want ideas than to merely need them. Understanding this distinction is crucial. All constant losers, compulsive gamblers, and confirmed alcoholics desperately need new ideas to change their direction before it's too late. Since positive ideas are everywhere, why don't these people jump on some of them?

Because they don't want to stop doing what's hurting them; they don't want to pay the price of success; they don't want to face realities of living; and they don't want to change.

Exactness

You have to know the specific kind of solutions you want. Mickey Spillane thought of exciting scenes when he needed them because he knew exactly what he wanted—ideas for great detective stories. We all want ideas that will make us millions. Unfortunately, that's not specific enough to let the subconscious mind do its work. You can't pull important and specific ideas out of your subconscious mind until you've put important and specific problems in it.

Preparation

Nothing is free. Profitable innovation and effective imagination are no exception to this rule. Inventiveness and creativity aren't gifts that a lucky few use effortlessly—that notion is false. After you've paid the price, your imagination will soar, and innovative ideas will flow from your brain. The price for that result has to be paid with study, with experience-gaining work, and with alert thought. You create ideas by becoming specific in your thinking and thorough with your study of a subject that excites you. Success-building ideas come only to those who look for them vigorously and intelligently.

Belief

Your subconscious mind wants to be used; it wants to be controlled intelligently; it wants to help you grow and win and be happy. So it will go along with self-instructions that aren't true today in order to help you make them true tomorrow.

But it won't allow you to fool it forever. In the laborious process of creating ideas, your subconscious mind has to know that some of them will be used. But a few of them must be used. Otherwise the flow will eventually be choked off. The more ideas you use and benefit from, the more ideas you'll have, and the better they'll be.

Execution

The profit of great ideas comes when you turn them into reality. Get rid of the delusion that you can have a great idea and then get a mechanic to work out the details. The details are the invention. Unless you work out the details in a practical way, you can't control the profit that can be made from your great idea.

Pick a limited field to specialize in. Learn everything that's already known about that subject. Work in that field by taking the best job you can find in it rather than a better one elsewhere. Then start thinking every hour of every day about what can be done to improve performance in your specialty. When you've done all these things, valuable ideas will start flowing out of your mind. Success is doing, not wishing.

(Source: Tom Hopkins, master sales trainer. www.tomhopkins.com)

FAST FACTS

Each year in the United States:
12,000 people die from unnecessary surgery;

7,000 people die from medication errors in hospitals;

20,000 people die from other hospital error;

80,000 die from infections contracted in hospitals; and

106,000 people die from properly prescribed pharmaceutical drugs.

In other words, an estimated 225,000 deaths are caused by the U.S. health-care system annually.

(Source: Dr. Barbara Starfield, Johns Hopkins School of Hygiene and Public Health. Figures were recently published in the *Journal of the American Medical Association*.)

FINANCES

Eight Tips for Homeowners Insurance

Why wait until after a disaster to discover your homeowners insurance doesn't really

have you covered? Here are eight things to do so you can have peace of mind—and full protection—right now:

1. Understand the claims process. Two policies can promise the same amount of coverage, but they can be vastly different when it comes to making you whole after a loss. Have the agent explain exactly how claims are handled, especially when it comes to writing you a check. Do you receive your entire claim upfront or just a fraction? Does the company pay you for all the things you've lost or only those things that you replace? Some policies will give you the cash value of your possessions right after a loss and wait to cover the replacement value until after you've replaced your items—with the receipts to prove it. This could be a problem if you're wiped out and have no cash reserves. Equally important is the timetable on replacement. If you go from living in a five-bedroom home to sleeping in a motel room with four kids and a dog, you might not want to go on a shopping spree right away. How long do you have to replace your things?

2. Take inventory. Filing a claim involves two steps—proving you owned certain items and verifying their worth. This is a lot easier to do when you still have your things. Go through your home with a video camera (rent one if you don't already have one.) Walk through each room, do a quick sweep and get everything you own on tape. Don't forget the attic, basement, closets, and offsite storage locker, if you have one. Or take the low-tech method: make a list and shoot a few rolls of film. Stash your video or photos in a safe deposit box with a copy of your policy. If you keep your inventory at home, make a second copy to give to a friend or keep at the office.

3. Buy floaters. Many times, homeowners and renters policies limit the amount you can collect on some big-ticket items—usually things like computer equipment, jewelry, furs, and fine collectibles—to a fraction of the replacement value. If this is the case, you need to pick up a special policy known as a “floater” or “endorsement” for each of those items. A floater also will reimburse you if you simply lose the article. In the case of something new, save the bill of sale with your inventory, and fax a copy to your insurance agent. If the item is older, have an appraisal done. Again, save one copy and send another to your agent. That way, you'll never have to worry about proving you owned an item, and there will never be a dispute over what it's really worth.

4. Keep pace with inflation. This is especially important with a homeowners policy. It may have cost you \$100,000 to build your home 10 years ago, but it might cost \$120,000 to replace it today. “Many companies have inflation guard, which covers the increasing cost of rebuilding,” Salvatore says. When your policy comes up for renewal, talk to your agent to verify that your coverage amounts are still

realistic. And when you make an improvement, add it to the total.

5. If you own a condo or co-op, protect your property. Make sure that the condo board or association has a policy that covers the common areas, and get a copy. Also look at the association bylaws to find out what portions of the home you must cover. “It's usually from the drywall in,” Griffin says. Since condo owners need their contents policy to cover things like cabinets and fixtures, they need a bit more insurance than the typical renter. Sometimes you get a price break if you go with the same company that wrote the policy for the condo association. “Plus they are familiar with what they cover, so they know what to sell you,” Griffin says. You also may want to consider assessment coverage. If the condo association's policy is not large enough to cover a loss, or if there is a hefty deductible, the association will split the additional costs among the members in the form of an assessment. With assessment coverage, your insurance company pays the tab.

6. Consider flood and earthquake insurance. Granted, this is not for everyone. But if you live in an area prone to floods or earthquakes, it pays to know that most property policies do not cover these disasters. Some independent carriers offer both.

7. Think about buying an umbrella policy. Liability insurance, which picks up the tab if someone gets hurt on your property or through the actions of your family members, tops out at \$300,000 on most homeowners policies, according to Griffin. “But nobody sues for \$300,000,” he says. “That usually starts at \$1 million.” His recommendation: If you have assets, pick up an umbrella policy that would add extra liability coverage to your home and auto policy. “Umbrellas are cheap—usually starting at about \$100 to \$200 a year.”

8. After a life-changing event, call your agent. Getting married or divorced? Are the kids moving out or back in? The amount of insurance you need—and the items you want to cover—change over the years. Be sure you keep your policies and inventories up to date.

(Source: Dana Dratch, freelance writer based in Atlanta. www.bankrate.com)

Questions/Comments to:

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An online version of this newsletter may be found at <http://www.hq.nasa.gov/office/codec/cc/navig-12.pdf>